
UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

IN RE:
LINDA MILLER

Case No.: 18-29286 VFP

Hearing Date:

**CERTIFICATION OF DEBTOR(S) IN SUPPORT OF COVID-19 CHAPTER 13 PLAN
MODIFICATION**

I, Linda Miller, am [are] the debtor [s] in the above-captioned Ch. 13 case and make this Certification under penalty of perjury in support of the COVID-19 Chapter 13 Plan Modification filed separately on the docket on December 17, 2021.

1) The Chapter 13 plan was originally confirmed by order entered on February 27, 2019. Subsequent plans were confirmed on June 5, 2020 and November 20, 2020.

2) I am current with plan payments through December 2021.

3) I am current with post-forbearance mortgage payments through December 2021 on realty located at 381 Greenleaf Avenue Englewood, NJ. I am seeking to have the mortgage forbearance arrears paid through my plan.

(a) The mortgage payments referred to above are **X** contractual payments adequate protection payments. [Check one]

(b) I am current with post-petition real estate taxes.

(c) I have current liability insurance on the property and can provide proof thereof.

4) If the confirmed plan includes a cram down on a mortgage, then answer the following: N/A

5) I was current with post-petition auto payments through N/A date on the following automobile(s).

6) The change in my household income previously reported on Schedule I is (\$114.63). My current household income is \$3,567.60. I have attached a current paystub or proof of the change in income to this certification. [Please redact any personally identifiable information before docketing.] My current total household expenses are now \$2,888.67 leaving excess of \$673.93 which will be used to make Chapter 13 Plan payments.

7) As a result of COVID-19 I have suffered a material financial hardship which has impacted me in the following way:

My hours were cut due to Covid. I am now back to work full time.

I hereby certify that the foregoing statements made by me are true to the best of my knowledge, information and belief. I am aware that if any of the foregoing statements made by me are willfully false I am subject to punishment.

Dated: December 22, 2021

Signed: /s/Linda C. Miller
Linda C. Miller